Filed 01/10/20 Entered 01/10/20 11:09:48 Main Document 16-36624-cgm Doc

Fill in this information to identify the case:							
Debtor 1	James Mah						
Debtor 2 (Spouse, if filing)	Fontaine Mah						
United States Ban	kruptcy Court for the : <u>Southern</u>	District of	New York (State)				
Case number	16-36624-cgm		_				

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Citibank, N.A., as trustee for CMLTI Asset Name of creditor: Court claim no. (if known): Trust Last four digits of any number you XXXXXX0337 Date of payment change: use to identify the debtors' account: Must be at least 21 days after date of 2/1/2020 this notice New total payment: \$2,132.29 Principal, interest, and escrow, if any **Escrow Account Payment Adjustment** Part 1: Will there be a change in the debtors' escrow account payment? * Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: **Current escrow payment:** \$ 921.26 New escrow payment : Part 2: **Mortgage Payment Adjustment** Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate note? ☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: **Current interest rate:** New interest rate: Current principal and interest payment: New principal and interest payment: **Other Payment Change** Part 3: 3. Will there be a change in the debtors' mortgage payment for a reason not listed above? ☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change:

Current mortgage payment:

\$_

New mortgage payment:

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Case number (if known) 16-36624-cgm

Email

Heather.Bock@mccalla.com

First Name Middle Name Last Name Part 4: Sign Here The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number. Check the appropriate box. ☐ I am the creditor. # I am the creditor's authorized agent I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief. X /s/Heather D. Bock Date 1/3/2020 Signature Heather Print: Bock Title **Authorized Agent** First Name Middle Name Last Name Company McCalla Raymer Leibert Pierce, LLC Address 1544 Old Alabama Road Number Street Roswell GA 30076 State ZIP Code City

Debtor 1

Contact phone

James Mah

678-281-6444

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Bankruptcy Case No.: 16-36624-cgm

Chapter: 13

James Mah Judge: Cecelia G. Morris

Fontaine Mah

In Re:

CERTIFICATE OF SERVICE

I, Heather D. Bock, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE to be filed and served in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

James Mah 48 Chippewa Road Putnam Valley, NY 10579

Fontaine Mah 48 Chippewa Road Putnam Valley, NY 10579

Michael B. Karlsson, II (served via ECF Notification)

Van DeWater and Van DeWater LLP

PO Box 112

Poughkeepsie, NY 12601

Krista M. Preuss (served via ECF Notification)

Chapter 13 Standing Trustee

399 Knollwood Road

White Plains, NY 10603

United States Trustee (served via ECF Notification)

Office of the United States Trustee

11A Clinton Ave.

Room 620

Albany, NY 12207

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 1/10/2020 By: /s/Heather D. Bock

(date) Heather D. Bock

Authorized Agent for Fay Servicing, LLC



PO Box 619063 Dallas, TX 75261-9063

Representation Of Printed Document Filed 01/10/20 Entered 01/10/2**ESCROWS ACCOUNT** Tument Pg 4 of 5

DISCLOSURE STATEMENT

Loan Number: 11/23/2019 **Analysis Date:**

1-800-495-7166 **Customer Service**

Monday-Thursday 8:00 a.m. to 9:00 p.m. CT 8:30 a.m. to 5:00 p.m. CT Friday Saturday 10:00 a.m. to 4:00 p.m. CT

PRESENT PAYMENT **NEW PAYMENT** effective 02/01/2020 \$1,208,87 \$1,208.87 Principal & Interest Escrow Payment \$895.51 \$923.42 Escrow Shortage \$0.00 \$0.00 Optional Insurance \$0.00 \$0.00 Other \$0.00 \$0.00 Total \$2,104.38 \$2,132.29

JAMES MAH 48 CHIPPEWA RD PUTNAM VALLEY NY 10579-1506

which could be spread equally up to 12 months and automatically reduce your monthly payment accordingly. Otherwise, if your loan is contractually current, we will

\$1,208.87

\$2,132.29

02/01/2020

\$923.42

\$0.00 \$0.00

\$0.00

3. New Monthly Escrow Payment

Principal & Interest

Escrow Payment

Escrow Shortage

Effective Date

Other Total

Optional Insurance

ESCROW ANALYSIS STATEMENT

At least once every 12 months Fay Servicing, LLC analyzes your escrow account, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account analysis below is an estimate of the activity that will occur in your escrow account over the next 12 months. The analysis will show if you currently have a shortage or overage in your account. This amount will be accounted for in your new monthly escrow payment unless there is an overage amount over \$50. In this case, the full amount of the overage will be refunded to you.

case, the full amount of the overage will be refunded to you	u.					
UNDERSTANDING YOUR MONTHLY ESCROW PAYMENT AMOUNT	MONTH	PROJECT PAYMENTS	CTED ESCROW ACT PAYMENTS FROM ESCROW	IVITY FOR THE NEXT 1:	2 MONTHS PROJECTED BALANCE	REQUIRED BALANCE
Projected Monthly Escrow Payment				STARTING BALANCE	1,472.68	1,846.89
The section titled "Projected Escrow Activity for the Next 12 Months" is a schedule that represents all anticipated payments to and from escrow for the coming year. First, we take the total of all Projected Payments from Escrow (a) and divide it equally over 12 months to determine your Projected Monthly Escrow Payment: \$11.081.09 / 12 months = \$923.42.	Feb-20 Mar-20 Apr-20 May-20 Jun-20 Jul-20	923.42 923.42 923.42 923.42 923.42 923.42	.00 .00 .00 .00 .00	STARTING BALANCE	2,396.10 3,319.52 4,242.94 5,166.36 6,089.78 7,013.20	2,770.31 3,693.73 4,617.15 5,540.57 6,463.99 7,387.41
2. Escrow Surplus/Shortage	Aug-20	923.42	.00	2011001	7,936.62	8,310.83
The minimum escrow balance required in your account is known as the Required Low Point. This is noted as (b) under "Projected Escrow Activity for the Next 12 Months". The Required Low Point is set in accordance with your mortgage contract, state law or federal law.	Sep-20 Oct-20 Nov-20 Dec-20 Jan-21	923.42 923.42 923.42 923.42 923.42	6,964.70 .00 .00 1,384.00 2,732.39	HOMEOWNERS I	1,895.34 2,818.76 3,742.18 3,281.60 (c) 1,472.63	2,269.55 3,192.97 4,116.39 3,655.81 (b) 1,846.84
Mortgage Insurance, if any, is not included in the Required Low Point calculation. Next, we compare the Projected Low Point (c) to the Required Low Point (b) to determine the overage/surplus: You have a surplus of \$34,821.60 because the Projected Low Point (c) of \$1,472.63 plus the escrow adjustment* is more than the Required Low Point of \$1,846.84. *An Escrow Adjustment of \$35,195.81, scheduled to be repaid through the bankruptcy, is included in this calculation. If the surplus is less than \$50.00, it will be spread to the	TOTAL	\$11,081.04	(a) \$11,081.09			
low point "the minimum escrow balance required",						

IMPORTANT MESSAGES

ACH Debit Borrowers: You have previously authorized Fay Servicing, LLC, to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein. Fay Servicing, LLC, is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Fay Servicing, LLC, at least three (3) business days prior to your next scheduled debit.

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 A.M. - 9 P.M. Friday 8:30 A.M. - 5 P.M., and Saturday 10 A.M. - 4 P.M. CST. Call today: 1-800-495-7166. NMLS ID# 88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 425 S. Financial Pl., Suite 2000, Chicago, IL 60605-6011.

Doc 16-36624-cgm Loan Number:

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This is a statement of actual activity in your escrow account from 01/01/2020 through 01/31/2020. This section provides

last year's projections and compares it with actual activity.

An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

	PAYMENTS			DISBURSEMENTS				ESCROW BALANCE		
MONTH	PROJECTED	ACTUAL		PROJECTED	ACTUAL		DESCRIPTION	PROJECTED	ACTUAL	
							BEGINNING BALANCE	3,653.65	3,283.81	
01/20	921.26	921.26	Е	2,732.39	2,732.39	Ε	CITY / TOWN	1,842.52 <	1,472.68 <	
TOTAL	\$11.055.12	\$921.26		\$11.055.09	\$2.732.39					